

**BAYVIEW**
LOAN SERVICINGBayview Loan Servicing, LLC
62516 Collection Center Drive
Chicago, IL 60693-0625
Phone: 1-800-457-5105**Mortgage Statement**
Statement Date: 10/16/14

www.bayviewloanservicing.com

18513

Cimarolli Robert
625 Camden Dr IL
Minooka, IL 60447-8838Account Number [REDACTED]
Payment Due Date 11/01/14
Total Amount Due \$82,058.72
*If payment is received after 11/15/14, a \$61.46 late fee will be charged.***Account Information**

Outstanding Principal Balance	\$194,935.40
Deferred Amount	\$0.00
Interest Rate	5.375%
Escrow Balance	-\$21,282.48
Late Charge Balance	\$368.76
Rec Corp Advance	\$1,617.00
Prepayment Penalty	N
Unapplied Funds	\$0.00

Explanation of Amount Due

Principal	\$282.76
Interest	\$812.52
Escrow (Taxes and Insurance)	\$441.10
Regular Monthly Payment	\$1,536.38
Fees & Charges Assessed	\$325.46
Past Due Amount	\$80,522.34
Optional Insurance	\$0.00
Total Amount Due*	\$82,058.72

Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.
*Total amount due may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

Transaction Activity (09/17/14 to 10/16/14)

Date	Description	DEBITS	CREDITS
09/29	Property Preservation Disbursement	\$14.00	
09/30	Property Preservation Disbursement	\$125.00	
10/07	HOMEOWNERS INSURANCE PREMIUM	\$92.51	

*Additional Transaction Activity may be found on Page 3

Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$59.88
Fees & Charges	\$0.00	\$122.90
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	\$182.78

Important Messages

****Partial Payments:** Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

*This is your **Principal Balance** only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.800.457.5105 for payoff information.

Your Point of Contact is ARIANA MARTINEZ and can be reached on 1.877.411.8706.

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 10/16/14 you are 1629 days delinquent on your mortgage.

Recent Account History:

Payment due 05/01/14: Unpaid balance of \$1,536.38
Payment due 06/01/14: Unpaid balance of \$1,536.38
Payment due 07/01/14: Unpaid balance of \$1,536.38
Payment due 08/01/14: Unpaid balance of \$1,536.38
Payment due 09/01/14: Unpaid balance of \$1,536.38
Payment due 10/01/14: Unpaid balance of \$1,536.38
Current payment due 11/01/14: \$1,536.38
Total: \$82,058.72 due. You must pay this amount to bring your loan current.

If You Are Experiencing Financial Difficulty: If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995.HOPE (4673) or contact us at <http://www.consumerfinance.gov/mortgagehelp/>. The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

BAYVIEW LOAN SERVICING, LLC
82516 COLLECTION CENTER DRIVE
CHICAGO, IL 60693-0625

Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower **ROBERT CIMAROLLI**

Loan Number [REDACTED]

Monthly Payment Due: \$1,536.38

Due By: 11/01/14 Total Amount Due: \$82,058.72

If payment is received after 11/15/14, a \$61.46 late fee will be charged.BAYVIEW LOAN SERVICING, LLC
62516 COLLECTION CENTER DRIVE
CHICAGO, IL 60693-0625

Please indicate additional funds. Any additional funds not specified will be applied as required by your loan documents and applicable law.

Additional Principal	\$	
Additional Escrow	\$	
Other	\$	
Total Amount Sent (Please do not send cash)	\$	

Make check payable to Bayview Loan Servicing

☐ Check here if your address/telephone number has changed and fill out form on reverse side.
Please do not write below this line. Servicing Code: MSP

0000987821 MSP 0000153638 0008205872 2

How to contact us

www.bayviewloanservicing.com

The below mailing address must be used for all Error Notices and Information Requests:
 Bayview Loan Servicing, LLC
 Customer Service Department
 4425 Ponce De Leon Blvd., 5th Floor
 Coral Gables, FL 33146

Customer Service
 Mon - Fri 8:00 am to 5:00 pm ET
 Telephone: 1.800.457.5105
 Fax: 305.631.5660

Mail payments to:
 Bayview Loan Servicing, LLC
 62516 Collection Center Drive
 Chicago, IL 60693-0625

Payoff Request:
 Bayview Loan Servicing
 Payoff Department
 4425 Ponce De Leon Blvd., 5th Floor
 Coral Gables, FL 33146
 Fax: 305.644.8102

Real Estate Tax Bill:
 Bayview Loan Servicing, LLC
 Tax Department
 P.O. Box 331409
 Miami, FL 33233-1409
 Fax: 305.644.8104

Loan Counseling
 Mon - Fri 8:00 am to 12:00 am ET
 Saturday 8:00 am to 5:00 pm ET
 Telephone: 1.800.771.8299

**Overnight Payment or
 Certified Payoff Funds:**
 Bayview Loan Servicing
 62516 Collection Center Drive
 Chicago, IL 60693-0625

Homeowner's Insurance Inquiries
 Mon - Fri 8:00 AM - 7:00 PM ET
 Telephone: 877-826-4419
 Fax: 248-824-7960

Insurance or Blinder:
 Bayview Loan Servicing, LLC, its successors
 and/or assigns
 PO Box 5933
 Troy, MI 48067-5933
 Telephone: 877.826.4419
 Fax: 248.824.7960

Additional Payment Methods

Please include your Bayview loan number on all remittance

***Western Union Quick Collect:** Code City: BFTG Code State: FL
 (Locate the agent nearest you by calling
 1.800.525.6313, or visiting www.westernunion.com)

***MoneyGram:** Receive Code: 13910
 1-800-555-3133; 7 days a week, 24 hours a day

***Wire:** JP Morgan Chase New York, NY
 ABA #: 021000021 Account No.: 447450847

**Certified Funds Overnight
 Mailing Address:** Bayview Loan Servicing, LLC
 62516 Collection Center Drive, Chicago, IL
 60693-0625

By Phone: 1.800.457.5105
 (Not available in Colorado or where prohibited by law.)

Online: www.bayviewloanservicing.com

**Fees may be imposed by money transmitter.*

For your convenience, you may have your payment automatically debited every month from the checking or savings account of your choice. To participate in Auto Pay, Bayview's automatic debit program, visit www.bayviewloanservicing.com/autopay.

Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Handling

We reserve the right to electronically collect your eligible payment checks, or first presentment and any subsequent payment, from the bank account on which the check was drawn. Our receipt of your payment check is authorization for us to collect the amount of the check electronically, or if needed by draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image maintained for our records.

Free HUD-approved counseling

If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995.HOPE (4673) or contact us at http://www.consumerfinance.gov/mortgagehelp/. The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

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National Schedule of Fees

DESCRIPTION	FEES AMOUNT
Appraisal An expense charged to the loan to determine the value of the property, which includes an interior inspection of the property	\$350 to \$550
Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan	1% of the UPB or \$250, whichever is greater
Bankruptcy Fees and Costs	\$0 to \$5,000
BPO An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan.	\$0 to \$125
Foreclosure Fees and Costs	\$0 to \$5,000
Late Charge Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents	As stated in the loan documents, subject to state law requirements
Litigation Fees and Costs	Varies depending on the circumstances and is not always charged to the customer's loan, and but is \$0 to \$50,000
Non Sufficient Funds Fee Fee assessed on payments/checks received that are not honored due to insufficient funds.	\$0 to \$20, subject to state law requirements
Partial Release Charge for the processing the release of a portion of the mortgaged property	Loan balance \$300,000 or less - \$0, loan balance greater than \$300,000 less than \$750,000 - \$500; loan balance greater than \$750,000 - \$1,000
Pay-by-Phone Fee charged for payments made over the phone to an agent.	\$0 to \$1.75, subject to state law requirements
Pre-Foreclosure Notice Registration Fee	\$0 to \$75, subject to state law requirements
Priority Processing (Overnight Delivery) Fee charged if customer requests expedited service	\$0 - \$15
Property Inspection	\$10 - \$15
Property Preservation Fee An expense charged to the loan to ensure that the condition an appearance of the property are maintained satisfactory.	\$0 to \$2,500 and \$0 to \$110 for grass cuts
Title Search An expense charged to the loan for a detailed examination of the historical records concerning the property.	\$0 to \$500
Web and IVR Payment Fee Fee charged for processing a payment that is not made within five days of the contractual due date via www.bayviewloanservicing.com or the interactive voice response unit.	\$1.75
Quick Payment Fees	\$5
Loan Modification Fee	\$0
Loss Mitigation Fee	\$0
Breach Letter Fees	\$0

Other Fees Charged (And fees not included above)

DESCRIPTION	FEES AMOUNT
Amortization Schedule	\$0
Deed of Trust Copy	\$0
Document Copy	\$0
Loan History	\$0
Prepayment Penalty	Per Note
Release Recording - Residential	\$0
Subordination	\$0
Verification of Mortgage for Third Party Requests	\$0

This chart contains a list of common servicing fees. You may incur additional fees if, for example, your loan becomes delinquent or is subject to litigation (e.g. condemnation proceeding). Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed. Bayview Loan Servicing, LLC, NMLS #2465

Bayview Loan Servicing, LLC, is a debt collector. This letter is an attempt to collect a debt, and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay in bankruptcy this notice is for information purposes only and does not constitute a demand of payment or any attempt to collect such obligation.

Has your address or telephone number changed? Is your social security number incorrect?
 If so, please complete this and check the box on the front of the coupon.

Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____

Business Phone: () _____

Customer Name: _____

Social Security Number: _____

Customer Name: _____

Social Security Number: _____

Customer Signature: _____

Customer Signature: _____

Date: _____

Date: _____

Borrower signatures are required for Social Security number updates.

Statement Date: 10/16/14

Account Number	[REDACTED]
Payment Due Date	11/01/14
Total Amount Due	\$82,058.72
<i>If payment is received after 11/15/14 a \$61.46 late fee will be charged</i>	

Transaction Activity (09/17/14 to 10/16/14)			
Date	Description	DEBITS	CREDITS
10/07	Escrow Advance Deposit		\$92.51
10/14	Property Preservation Disbursement	\$125.00	
10/16	Late Charge	\$61.46	

SLJ328671-000

**BAYVIEW**

Bayview Loan Servicing LLC
62516 Collection Center Drive
Chicago, IL 60693-0625
Phone 1-800-457-5105

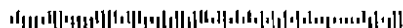
Mortgage Statement

Statement Date: 09/16/14

www.bayviewloanservicing.com

19642

Cimarolli Robert
625 Camden Dr IL
Minooka, IL 60447-8838



Account Number
Payment Due Date 10/01/14
Total Amount Due \$80,460.88
If payment is received after 10/15/14, a \$61.46 late fee will be charged

Account Information

Outstanding Principal Balance	\$194,935.40
Deferred Amount	\$0.00
Interest Rate	5.375%
Escrow Balance	-\$21,189.97
Late Charge Balance	\$307.30
Rec Corp Advance	\$1,353.00
Prepayment Penalty	N
Unapplied Funds	\$0.00

Explanation of Amount Due

Principal	\$281.50
Interest	\$613.78
Escrow (Taxes and Insurance)	\$441.10
Regular Monthly Payment	\$1,536.38
Fees & Charges Assessed	\$507.46
Past Due Amount	\$78,924.50
Optional Insurance	\$0.00
Total Amount Due*	\$80,460.88

Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.
*Total amount due may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

Transaction Activity (08/19/14 to 09/16/14)

Date	Description	DEBITS	CREDITS
08/19	Property Preservation Disbursement	\$125.00	
08/26	Property Preservation Disbursement	\$71.00	
09/08	HOMEOWNERS INSURANCE PREMIUM	\$91.24	

*Additional Transaction Activity may be found on Page 3

Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$507.46	\$0.00
Interest	-\$132.78	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$59.88
Fees & Charges	\$0.00	\$122.90
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	\$182.78

Important Messages

****Partial Payments:** Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

*This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.800.457.5105 for payoff information.

Your Point of Contact is ARIANA MARTINEZ and can be reached on 1.877.411.8706

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 09/16/14 you are 1599 days delinquent on your mortgage.

Recent Account History:

Payment due: 04/01/14: Unpaid balance of \$1,536.38
Payment due: 05/01/14: Unpaid balance of \$1,536.38
Payment due: 06/01/14: Unpaid balance of \$1,536.38
Payment due: 07/01/14: Unpaid balance of \$1,536.38
Payment due: 08/01/14: Unpaid balance of \$1,536.38
Payment due: 09/01/14: Unpaid balance of \$1,536.38
Current payment due 10/01/14: \$1,536.38
Total: \$80,460.88 due. You must pay this amount to bring your loan current.

If You Are Experiencing Financial Difficulty: If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995.HOPE (4673) or contact us at <http://www.consumerfinance.gov/mortgagehelp/>. The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

BAYVIEW LOAN SERVICING, LLC
62516 COLLECTION CENTER DRIVE
CHICAGO, IL 60693-0625

Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower ROBERT CIMAROLLI

Loan Number

Monthly Payment Due \$1,536.38

Due By: 10/01/14 Total Amount Due: \$80,460.88

If payment is received after 10/15/14, a \$61.46 late fee will be charged.



BAYVIEW LOAN SERVICING, LLC
62516 COLLECTION CENTER DRIVE
CHICAGO, IL 60693-0625



Please indicate additional funds. Any additional funds not specified will be applied as required by your loan documents and applicable law.

Additional Principal	\$	
Additional Escrow	\$	
Other	\$	
Total Amount Sent (Please do not send cash)	\$	

Make check payable to Bayview Loan Servicing.

☐ Check here if your address/telephone number has changed and fill out form on reverse side.

Please do not write below this line Servicing Code MSP

0000987821 MSP 0000153636 0008046088 8

Statement Date: 09/16/14

Account Number [REDACTED]
 Payment Due Date 10/01/14
Total Amount Due \$80,460.88
If payment is received after 10/15/14, a \$51.46 late fee will be charged

Transaction Activity (08/19/14 to 09/16/14)

Date	Description	DEBITS	CREDITS
09/08	Escrow Advance Deposit		\$91.24
09/09	Property Preservation Disbursement	\$125.00	
09/16	Property Preservation Disbursement	\$125.00	
09/16	Late Charge	\$51.46	

How to contact us

www.bayviewloanservicing.com

The below mailing address must be used for all Error Notices and Information Requests:

Bayview Loan Servicing, LLC
Customer Service Department
4425 Ponce De Leon Blvd., 5th Floor
Coral Gables, FL 33146

Customer Service
Mon – Fri 8:00 am to 9:00 pm ET
Telephone: 1.800.457.5105
Fax: 305.644.8109

Mail payments to:
Bayview Loan Servicing, LLC
52516 Collection Center Drive
Chicago, IL 60693-0626

Payoff Request:
Bayview Loan Servicing
Payoff Department
4425 Ponce De Leon Blvd., 5th Floor
Coral Gables, FL 33146
Fax: 305.644.8102

Real Estate Tax Bills:
Bayview Loan Servicing, LLC
Tax Department
P.O. Box 331409
Miami, FL 33233-1409
Fax: 305.644.8104

Loan Counseling
Mon – Fri 8:00 am to 12:00 am ET
Saturday 8:00 am to 5:00 pm ET
Telephone: 1.800.771.0239

**Overnight Payment or
Certified Payoff Funds:**
Bayview Loan Servicing
62516 Collection Center Drive
Chicago, IL 60693-0625

Homeowner's Insurance Inquiries
Mon – Fri 8:00 AM – 7:00 PM ET
Telephone: 877-826-4419
Fax: 248-824-7960

Insurance or Binder:
Bayview Loan Servicing, LLC, its successors
and/or assigns
PO Box 5933
Troy, MI 48007-5933
Telephone: 877.826.4419
Fax: 248.824.7960

Additional Payment Methods

Please include your Bayview loan number on all remittance

***Western Union Quick Collect:** Code City: BFTG Code State: FL
(Locate the agent nearest you by calling
1.800.525.6313, or visiting www.westernunion.com)

***MoneyGram:** Receive Code: 13910
1-800-566-3133; 7 days a week, 24 hours a day

***Wire:** JP Morgan Chase New York, NY
ABA #: 021000021 Account No.: 447450847

**Certified Funds Overnight
Mailing Address:** Bayview Loan Servicing, LLC
62516 Collection Center Drive, Chicago, IL
60693-0625

By Phone: 1.800.467.5105
(Not available in Colorado or where prohibited by
law.)

Online: www.bayviewloanservicing.com

*Fees may be imposed by money transmitter.

For your convenience, you may have your payment automatically debited every month
from the checking or savings account of your choice. To participate in Auto Pay,
Bayview's automatic debit program, visit www.bayviewloanservicing.com/autopay.

Credit Reporting

We may report information about your account to credit bureaus. Late
payments, missed payments, or other defaults on your account may be reflected
in your credit report.

Payment Handling

We reserve the right to electronically collect your eligible payment checks, at first
presentment and any representation, from the bank account on which the check was
drawn. Our receipt of your payment check is authorization for us to collect the amount
of the check electronically, or if needed by draft drawn against the bank account.
Checks will be collected electronically by sending the check amount along with the
check, routing and account numbers to your bank. Your bank account may be debited
as early as the same day we receive your payment. The original check will be
destroyed and an image maintained for our records.

Free HUD-approved counseling

If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.
995.HOPE (4673) or contact us at http://www.consumerfinance.gov/mortgagehelp/.
The Hotline can help with questions about the program and offers free HUD-certified
counseling services in English and Spanish.

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National Schedule of Fees

FEES/DESCRIPTION	FEES/AMOUNT
Appraisal An expense charged to the loan to determine the value of the property, which includes an interior inspection of the property.	\$350 to \$550
Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan	1% of the UPB or \$250, whichever is greater.
Bankruptcy Fees and Costs	\$0 to \$5,000
BPO An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan.	\$0 to \$125
Foreclosure Fees and Costs	\$0 to \$5,000
Late Charge Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents.	As stated in the loan documents, subject to state law requirements
Litigation Fees and Costs	Varies depending on the circumstances and is not always charged to the customer's loan, and but is \$0 to \$50,000
Non Sufficient Funds Fee Fee assessed on payments/checks received that are not honored due to insufficient funds.	\$0 to \$20, subject to state law requirements
Partial Release Charge for the processing the release of a portion of the mortgaged property	Loan balance \$300,000 or less – \$0; loan balance greater than \$300,000 less than \$750,000 - \$500; loan balance greater than \$750,000 - \$1,000
Pay-by-Phone Fee charged for payments made over the phone to an agent.	\$0 to \$10, subject to state law requirements
Pre-Foreclosure Notice Registration Fee	\$0 to \$75, subject to state law requirements
Priority Processing (Overnight Delivery) Fee charged if customer requests expedited service.	\$0 - \$15
Property Inspection	\$10 - \$15
Property Preservation Fee An expense charged to the loan to ensure that the condition an appearance of the property are maintained satisfactorily.	\$0 to \$2,500 and \$0 to \$110 for grass cuts.
Title Search An expense charged to the loan for a detailed examination of the historical records concerning the property	\$0 to \$500
Web and IVR Payment Fee Fee charged for processing a payment that is not made within five days of the contractual due date via www.bayviewloanservicing.com or the interactive voice response unit.	\$5
Quick Payment Fees	\$5
Loan Modification Fee	\$0
Loss Mitigation Fee	\$0
Breach Letter Fees	\$0

Other Fees Charged (And fees not included above)

FEES/DESCRIPTION	FEES/AMOUNT
Amortization Schedule	\$0
Deed of Trust Copy	\$0
Document Copy	\$0
Loan History	\$0
Prepayment Penalty	Per Note
Release Recording - Residential	\$0
Subordination	\$0
Verification of Mortgage for Third Party Requests	\$0

This chart contains a list of common servicing fees. You may incur additional fees if, for example, your loan becomes delinquent or is subject to litigation (e.g. condemnation proceeding). Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed.
Bayview Loan Servicing, LLC, NMLS #2169

Bayview Loan Servicing, LLC, is a debt collector. This letter is an attempt to collect a debt, and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay in bankruptcy this notice is for information purposes only and does not constitute a demand of payment or any attempt to collect such obligation.

Has your address or telephone number changed? Is your social security number incorrect?
If so, please complete this and check the box on the front of the coupon.

Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Business Phone: () _____

Customer Name: _____ Social Security Number: _____

Please Print: _____

Customer Name: _____ Social Security Number: _____

Please Print: _____

Customer Signature: _____ Customer Signature: _____

Date: _____ Date: _____

Borrower signatures are required for Social Security number updates.